

FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. 06133.0003.NPUS01	APPLICATION NO. 09/825,366
	APPLICANT: Ronald Z. SZOC, et al.	
	FILING DATE: April 4, 2001	GROUP: 2161

U.S. PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	GRANT DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA2						
	AB2						
	AC1						
	AD1						
	AE1						

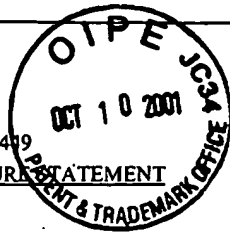
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AF2						
	AG2						
	AH2						
	AI2						

EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)
<i>Jul</i>	AJ 2 ✓	Bank for International Settlements; "Real-Time Gross Settlement Systems"; Basle; March 1997
	AK 2 ✓	Bank for International Settlements; "Central Bank Payment and Settlement Services with Respect to Cross-Border and Multi-Currency Transactions"; Basle; September 1993
	AL 2 ✓	Michael Lewis, "Real time gross settlement threat to correspondent banking business"; Financial Technology International Bulletin; London; May 1996; Vol. 13, Issue 9
	AM 2 ✓	Email message from Postmaster; "Mondex Digital Cash System (fwd)"; Fri, Jan 21 11:45:35; 1994
	AN 2 ✓	Bank for International Settlements; "Cross-Border Securities Settlements"; Basle; March 1995
	AO 2 ✓	Bank for International Settlements; "Delivery Versus Payment in Securities Settlement Systems"; Basle; September 1992
	AP 2 ✓	Secretariat; "Publications by the Committee on Payment and Settlement Systems (CPSS); July 2001 pp. 1/5 - 5/5
	AQ 2 ✓	Bank for International Settlements; "Report of the Committee on Interbank Netting Schemes of the Central Banks of the Group of Ten Countries"; Basle; November 1990

EXAMINER <i>[Signature]</i>	DATE CONSIDERED 8/29/05
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

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Jnl	AA1	5,453,601	09/1995	Rosen			RECEIVED
Jnl	AB1	5,897,621	04/1999	Boesch, et al.			OCT 11 2001
	AC1						Technology Center 2100

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	REF. NO.	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	ADI						
	AEI						

EXAMINER INITIALS	REF. NO.	OTHER (Including Author, Title, Date, Pertinent Pages, etc.)
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Jnl	AF	1	✓	Long, Robert B.; "Speed Collection of Foreign Currency Receivables"; Business Credit; Nov/Dec. 1992; New York; Vol. 94 Issue 10
	AG	1	✓	Anonymous; "Technology survey: Open systems boost cross-border payments debate"; Banking World; Nov. 1993; London; Vol. 11, Issue 11
	AH	1	✓	McCulloch, Rebecca; "Practical considerations for establishing an international cash management system"; TMA Journal; Atlanta; July 1994; Vol. 14, Issue 4
	AI	1	✓	Anonymous; "Eurogiro expands cross-border payment network"; Cash Management News; London; April 1995; Issue 108
	AJ	1	✓	Anonymous; "De Lage Landen launches faster payment service"; International Trade Finance; London; September 8, 1995 Issue 245
	AK	1	✓	Anonymous; "Swedish-Swiss FEDI pilot takes off"; Cash Management News; London; April 1994; Issue 98
	AL	1	✓	Anonymous; "Banks' cross-border payment networks: Real-time change"; "The Economist; London; Nov. 25, 1995; Vol. 337, Issue 7942
	AM	1	✓	Lunt, Penny; "Real time comes to international payments"; American Bankers Association. ABA Banking Journal; New York; April 1996; Vol. 88, Issue 4
	AN	1	✓	Muller, Nathan J; "The corporate exchange rate mechanism"; The Journal of European Business; New York; Mar/April 1994; Vol. 5, Issue 4
	AO	1	✓	Joanna Smith Bers; "Building an international payment service gateway"; Bank Systems & Technology; New York; May 1996; Vol. 33, Issue 5
	AP	1	✓	Karen Corcella, "Global transactions made seamless"; Wall Street & Technology; New York; Nov. 1993; Vol. 11, Issue 6

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